RMA Submission Specifications – 2024 Campaign: MSAccess File Format

Overview

Use the enclosed MSAccess database: **RmaSubm24.accdb** as a template to submit the required information needed for a statement studies submission file.

- The **tblTransmittal** table will consist of a single record containing information about your bank. This record consists of 15 fields. If data does not exist for a field, an empty field is to beprovided.
- The **tblSubmission** table will contain multiple records each representing a company's financial statement's data. Per the **Submission Record Layout** that follows starting on page 3, each record will consist of 79 fields. If data does not exist for a field, an empty field is to be provided.

Submission Requirements

The data for each **Submission record** must meet the following criteria to be accepted for the Statement Studies:

- The Record Type must be specified:
  - "P" for submissions that are spread on a percentage-of-completion basis.
  - "G" for (General) for all others.
- The Fiscal Year End of the financial statement must fall within the range established by the Statement Studies Program year. For 2024 that range is – **April 1, 2023 through March 31, 2024 -**
- An industry code must be specified:
  - NAICS code – 6-digit
  - SIC code – 4-digit
  - Or both NAICS and SIC codes
- All financial fields (except the ratios: "Growthrate", "Zscore", "Debtservice", and "Intcoverage") are to be provided in thousands (no decimal and rounded to the nearest thousand). For example:
  - 1,286,542 rounds to 1287
  - 193,276 rounds to 193
  - 52,655 rounds to 53
  - 300 rounds to 0
- The sum of the asset fields must equal Total Assets (+/- 1). The sum of the liabilities fields plus Net Worth must equal Total Liabilities & Net Worth (+/- 1).
- Total Assets must equal Total Liabilities & Net Worth (+/- 2).
- Total Assets, Total Liabilities & Net Worth, and Sales must each be greater than 0.

**** If any of the above criteria points are not met by the data for a particular submission record, do not include that submission in the file. ****

Prior Period Data

Provide a company's prior period data (fields 49-62, 74-79) if:

- The current year-end reconciles to the prior period
- The prior period statement is 12 months
- The prior period statement's date is the (current period statement date – 1 year) +/- 7 days

**** If a prior period does not exist for a customer, all prior period information fields should be empty. ****

Other Specifications

- **Although not required, Company State and/or Company Zip Code are very important as they are used for regional statistics.**

- We ask you to provide a unique Company (customer) ID Code, (field 2) in the Submission Record, to better identify a submission in the event questions arise about an individual submission record. It also helps in identifying duplicate submissions.

- We also ask for a brief description of the company's primary product or service, (field 5) in the Submission record, to ensure proper classification.

- The Legal Form, (field 3) in the Submission record, is important for some compiled data.

- The Type of Financial Statement, (field 11) in the Submission record, contributes to some pertinent statistics.

The Record layouts will begin on the next page…

Layouts Color Key:

- Fields highlighted in yellow are required for a successful submission. Note that the field "*Netproft*" is a requirement for a successful submission.

- Fields highlighted in green are necessary to contribute to RMA IDP information.

- Fields highlighted in pink are not required but are necessary to contribute to RMA regional FRB and IDP information.

Submission Record Layout:

All Numeric data types are Integer, except for field# 67-70 whichare Decimal

Field#	Field Size	Data Type	Field Name	Field Description	Memo
1	1	Text	RecordType	Record Type:	All general or service = G
					Percentage of completion = P
2	40	Text	CompanyID	Company ID code – up to 40 char.	
3	24	Text	LegalForm	Legal Form:	Example: Corporation, LLP, Proprietorship, S-Corp, Partnership, Nonprofit
4	16	Text	IndType	Industry type:	Example: Construction, Manufacturing, Mining, Retail, Service, Wholesale, Real Estate
5	36	Text	ProductService	Primary product or service rendered	.
6	2	Text	CoState	Company's state	
7	10	Text	Cozip	Company's zip code	
8	10	Text	FiscalYear	Fiscal Year End: mm/dd/yyyy	
9	4	Text	SIC	SIC code for this company. Include leading Zero	
10	6	Text	NAICS	NAICS code for this company	
11	24	Text	FsType	Type of financial statement:	Example: Unqualified, Reviewed, Compiled, Tax Return
12		Numeric	Cash	Cash and Marketable Securities	
13		Numeric	Artrade	Trade Receivables	
14		Numeric	Arprogb	Accts Receivable - Progress Billings	
15		Numeric	Arreten	Accts Receivable - Current Retention	
16		Numeric	Inv	Inventory	
17		Numeric	Costseb	Costs In Excess Of Billings	
18		Numeric	Aocurra	All Other Current Assets	
19		Numeric	Fixeda	Fixed Assets (Net)	
20		Numeric	JointV	Joint Ventures & Investments	
21		Numeric	Intang	Intangibles	
22		Numeric	Aononcurra	All Other Non-Current Assets	
23		Numeric	Totala	Total Assets	
24		Numeric	Notespy	Notes Payable - Short Term	
25		Numeric	Aptrade	Accts Payable - Trade	
26		Numeric	Apreten	Accts Payable - Retention	
27		Numeric	Billec	Billings In Excess Of Costs	
28		Numeric	Aptax	Income Taxes Payable	
29		Numeric	Currmat	Current Maturities L/T/D	
30		Numeric	Aocurrl	All Other Current Liabilities	
31		Numeric	Ltd	Long-Term Debt	
32		Numeric	Deftax	Deferred Taxes	
33		Numeric	Aononcurrl	All Other Non-Current Liabilities	
34		Numeric	Retearn	Retained Earnings	
35		Numeric	Aonetwrth	All Other Net Worth	
36		Numeric	Netwrth	Net Worth	
37		Numeric	Totallnw	Total Liabilities & Net Worth	
38		Numeric	Sales	Net Sales (or Contractors Revenue)	
39		Numeric	Grproft	Gross Profit	
40		Numeric	Opproft	Operating Profit	
41		Numeric	Proftbinttax	Profit Before Interest and Taxes	

42		Numeric	Proftbtax	Profit Before Taxes	
43		Numeric	Proftbextitems	Profit Before Extraordinary Items	
44		Numeric	Extitems	Extraordinary Items (net)	
45		Numeric	Inctax	Income Taxes (Corporations Only)	
46		Numeric	Deprdeplamort	Depreciation/Depletion/Amortization	
47		Numeric	Intexp	Interest Expense	
48		Numeric	Offcomp	Total Compensation Paid to Officers, Directors, Owners	
49		Numeric	Cash_pp	Cash and Marketable Securities, prior period	
50		Numeric	Inv_pp	Inventory, prior period	
51		Numeric	Totcurra_pp	Total Current Assets, prior period	
52		Numeric	Totala_pp	Total Assets, prior period	
53		Numeric	Totcurrl_pp	Total Current Liabilities, prior period	
54		Numeric	Totall_pp	Total Liabilities, prior period	
55		Numeric	Retearn_pp	Retained Earnings, prior period	
56		Numeric	Sales_pp	Net Sales, prior period	
57		Numeric	Costsales_pp	Cost of Goods Sold, prior period	
58		Numeric	Proftbinttax_pp	Profit Before Interest and Taxes, prior period	
59		Numeric	Intexp_pp	Interest Expense, prior period	
60		Numeric	Proftbextitems_pp	Profit Before Extraordinary items, prior period	
61		Numeric	Extitems_pp	Extraordinary Items, prior period	
62		Numeric	Deprdeplamort_pp	Depreciation/Depletion/Amortization prior period	
63		Numeric	Cashtrade	Cash from Trading	from UCA Cash Flow
64		Numeric	Cashoper	Cash after Operations	from UCA Cash Flow
65		Numeric	Cashopernet	Net Cash after Operations	from UCA Cash Flow
66		Numeric	Cashdebtamort	Cash after Debt Amortization	from UCA Cash Flow
67		Numeric	Growthrate	Sustainable Growth Rate	from Ratios
68		Numeric	Zscore	Z-Score (Leave blank)	from Ratios
69		Numeric	Debtservice	Debt Service P&I	from Ratios
70		Numeric	Intcoverage	Interest Coverage	from Ratios
71		Numeric	Apnontrade	Accts Payable - Non-Trade Items	
72		Numeric	Ltcapitallease	Long-Term Capital Lease Obligations	
73		Numeric	Netproft	Profit after Taxes, Extraordinary Items, and Minority Interests	
74		Numeric	Artrade_pp	Trade Receivables, prior period	
75		Numeric	Arprogb_pp	Accts Receivable - Progress Billings, prior period	
76		Numeric	Arreten_pp	Accts Receivable - Current Retention, prior period	
77		Numeric	Aptrade_pp	Accts Payable - Trade, prior period	
78		Numeric	Apnontrade_pp	Accts Payable - Non-Trade Items, prior period	
79		Numeric	Netproft_pp	Profit after Taxes, Extraordinary Items, and Minority Interests, prior period	

Transmittal Record layout:

- All Numeric Data Types are Integer.
- The # Submission Records (field 9) is to contain the number ofsubmission records in the accompanying Submissionfile.
- In Vendor Code (field 14) enter an up-to-four-characters code to identify your bank's software vendor whose program is generatingthis file. Ex. users of Moody's software have MKMV as their VendorCode.
- In Software Code (field 15) enter an up-to-six-characters code to identify the Vendor's software platform used in generating this file. We are adding this to the transmittal file to account for some Vendors using more than one software platform. Ex. Users of Moody's Credit Lens have CL as their Software Code.

Field#	**Field Size**	**Data Type**	**Field Name**	**Field Description**
1		Numeric	PubYear	Statement Studies Program Year = 2024
2		Numeric	BankChapter	Bank RMA Chapter ID
3		Numeric	BankMember	Bank's RMA Member ID
4	40	Text	BankName	Bank Name
5	30	Text	BankAddress	Bank Address
6	24	Text	BankCity	Bank City
7	2	Text	BankState	Bank State
8	10	Text	BankZip	Bank Zip Code
9		Numeric	BankSubmCount	# Submission records in this file
10	24	Text	BankPerson	Name of person compiling this file
11	20	Text	BankTeleph	Telephone # of this person
12	20	Text	BankFax	Fax # of this person
13	50	Text	BankEmail	E-mail of this person
14	4	Text	Vendor	Vendor code
15	6	Text	Software	Software code – if available